



---

## Survey of the SHGs and Members made under NRLM of the Raji Community in Uttarakhand, 2024

---

Association for Rural Planning and Action (ARPAN), Uttarakhand, India



PLURIVERSAL RESEARCH AND ACTION (PRA)  
Delhi



## Contents

Chapter I. Introduction.....	1
Chapter II. Methodology.....	2
2.1. Objectives of the Study.....	2
2.2. Geographical Area of the Study.....	2
2.3. Methods and Tools of Data Collection .....	5
2.4. Data Analysis and Report Writing.....	6
Chapter III. Findings of the Study .....	7
3.1. Findings – Self-help Groups .....	8
Role of Community Resource Person (CRP).....	9
Formation of the SHGs .....	10
Support from Development Organizations .....	12
Routine/ Regular Functioning of the SHGs .....	12
Bank Account.....	18
3.2. Findings – Individual Members of Self-help Group.....	19
Awareness about the SHG .....	19
Membership of Self-help Group .....	21
Financial Aspects of SHGs .....	23
Personal Banking .....	24
Perceptions on Affiliation with the SHG.....	25
Future Plans .....	27
Chapter IV. Major Recommendations from the Survey .....	29
<b>About Pluriversal Research and Action (PRA).....</b>	<b>33</b>

## Chapter I. Introduction

This study aimed to understand the present situation of the Self Help Groups (SHGs) formed under Aajeevika – National Rural Livelihoods Mission (referred as NRLM for a common understanding); now renamed as ‘Deen Dayal Antyodaya Yojana’. The study specifically aimed to capture the awareness and engagement of the individual women SHG members from the *Raji* community in India. The *Raji* community is a Particularly Vulnerable Tribal Group (PVTG) – an isolated, alienated, and indigenous community living in remote, dispersed, and inaccessible hilly areas of Uttarakhand. There is high inadequacy of data and information about the community even at the district and state level. Their population is considered as declining. The problems they face in social, economic and political spheres have remained largely unidentified and unaddressed.

The *Raji* community remain largely excluded from the development programmes and schemes due to the inaccessibility to reach their remotely located habitations. ARPAN has been facilitating interface meetings and workshops between the government officials and the *Raji* community with an objective to sensitize the officials on the concerns of the community and on the other hand empowering the community on their rights and entitlements. In 2022-23, ARPAN, supported by Rosa Luxemburg Stiftung (RLS) conducted a comprehensive survey – an action-oriented study of all *Raji* households across all the 11 *Raji* inhabited villages of Uttarakhand. The only-one-of-its-kind census survey brought out critical insights on the social, political, demographic, economic, and cultural aspects of *Raji* community.

One of the critical areas of attention found in this study was the precarious economic condition of the *Raji* community and extremely poor opportunities, awareness, and linkages for livelihood generation. Nearly all the *Raji* households were living below the poverty line and struggling to make their ends meet through hardship of manual, daily wage, agricultural, and non-agricultural labour, which was seasonal, irregular, and sporadic. The study also found the *Raji* community of today is low on collective community action and self-dependence, with very few formal or informal groups in the *Raji* villages – this social cohesiveness is important for the PVTG’s sustenance and survival. Further, the study found that *Raji* women played a pivotal role in heading and managing their families – with a huge potential for leadership development. ARPAN has been working towards developing women and community leaders among the *Raji* and collectivizing them through SHG formation. ARPAN and RLS further realized there was a need to first, gain a

deeper and systematic understanding about the role and status of SHGs and individual group members of the *Raji* community so that their livelihood-related needs and challenges can be addressed through suitable support systems and evidence-based interventions. Further, the primary source of information would be of significant value for the government, researchers, policy makers, other non-governmental and community-based organizations, and the civil society to address the vulnerabilities of the *Raji* community.

## Chapter II. Methodology

A descriptive research design was developed to assess the livelihoods scenario of the *Raji* community in the state of Uttarakhand in India. The study aimed to understand the formation, functioning, and present status of the Self-Help Groups (SHGs) and the awareness, engagement, and perceptions of the SHG members from the *Raji* community. SHGs can be a significant medium of self-governance to collectivize and organize *Raji* women to understand, discuss, and address their own socio-economic issues and develop women leadership on a household and community level.

### 2.1. Objectives of the Study

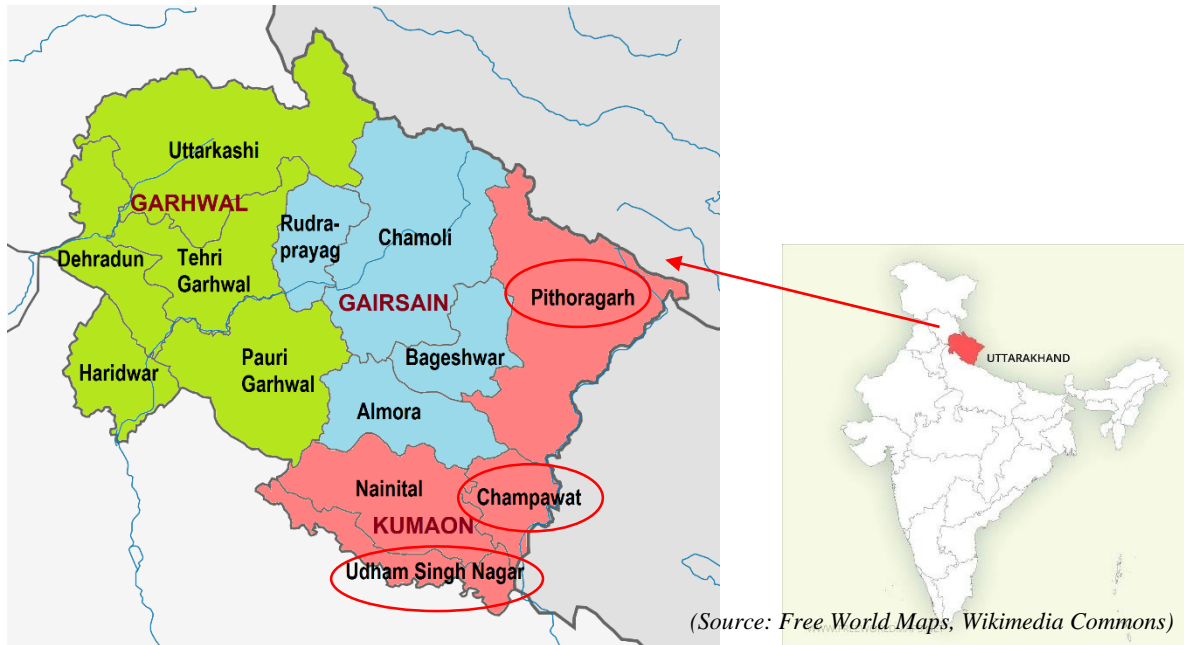
The main objectives of the study were:

- To understand the role and functioning of Self-Help Groups (SHGs) formed under NRLM for livelihood generation of *Raji* community
- To understand the levels of awareness, engagement, saving patterns, and support required by individual members of SHGs formed under NRLM for livelihood opportunities among *Raji* women.
- To recommend areas to strengthen the SHGs and women members in the *Raji* villages of Uttarakhand for improving their livelihood status based on the current needs and challenges faced by the community.

### 2.2. Geographical Area of the Study

The study covered SHGs and individual members of SHGs from the *Raji* inhabited villages located in the state of Uttarakhand in northern India. They are spread in 11 villages across three districts namely - Pithoragarh, Udham Singh Nagar, and Champawat. Nine of the villages were located in

Pithoragarh district, namely – Kulekh, Kantoli, Aultari, Bhaktirwa, Chifaltara, Ganagaon, Kuta Chorani, Madanpuri, and Kimkhola. Chakkarpur village was located in Udham Singh Nagar district and Khirdwari village in Champawat district of Uttarakhand.



*Figure 1: Geographical area of the study - Districts in Uttarakhand state of India*

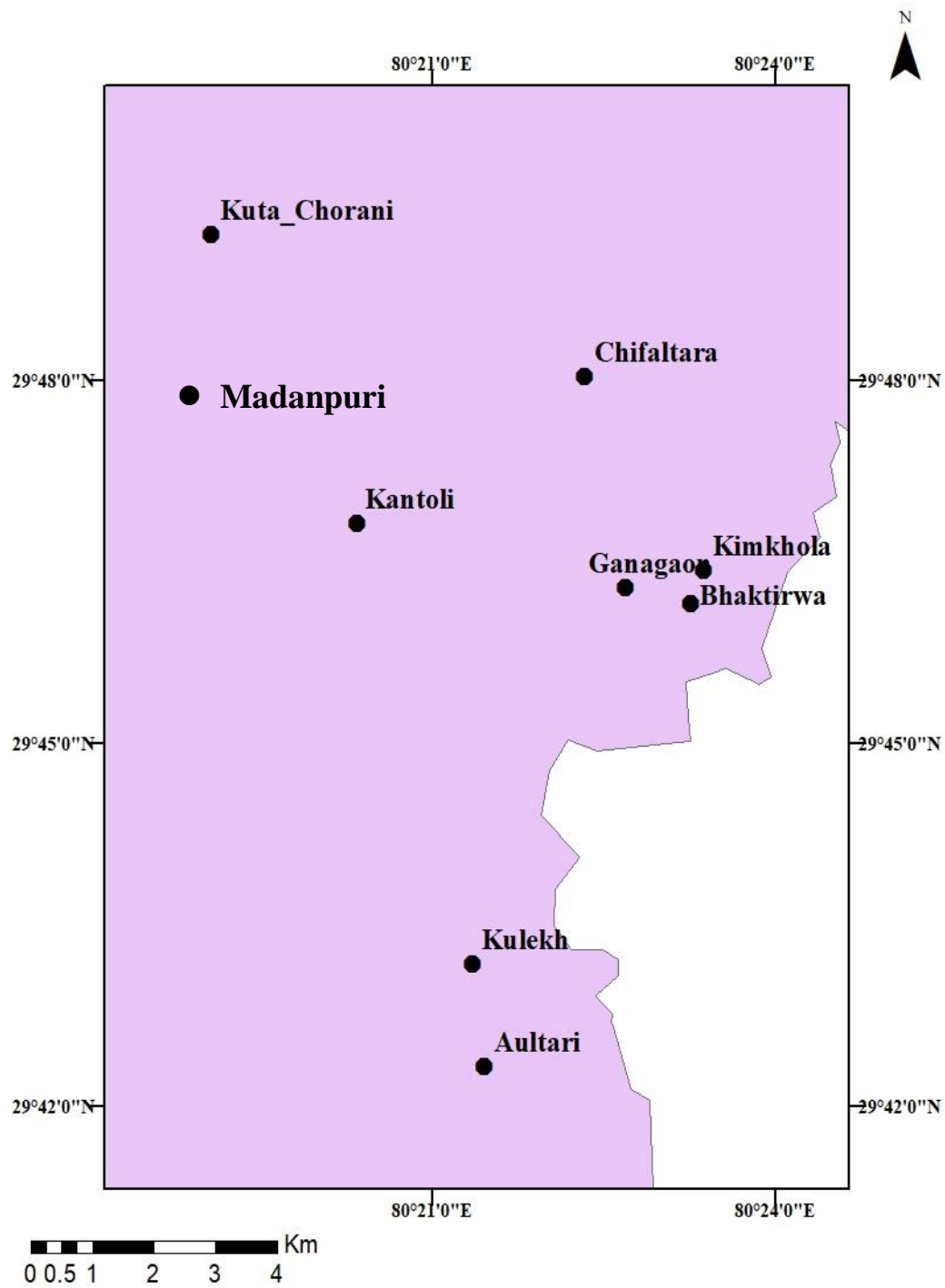
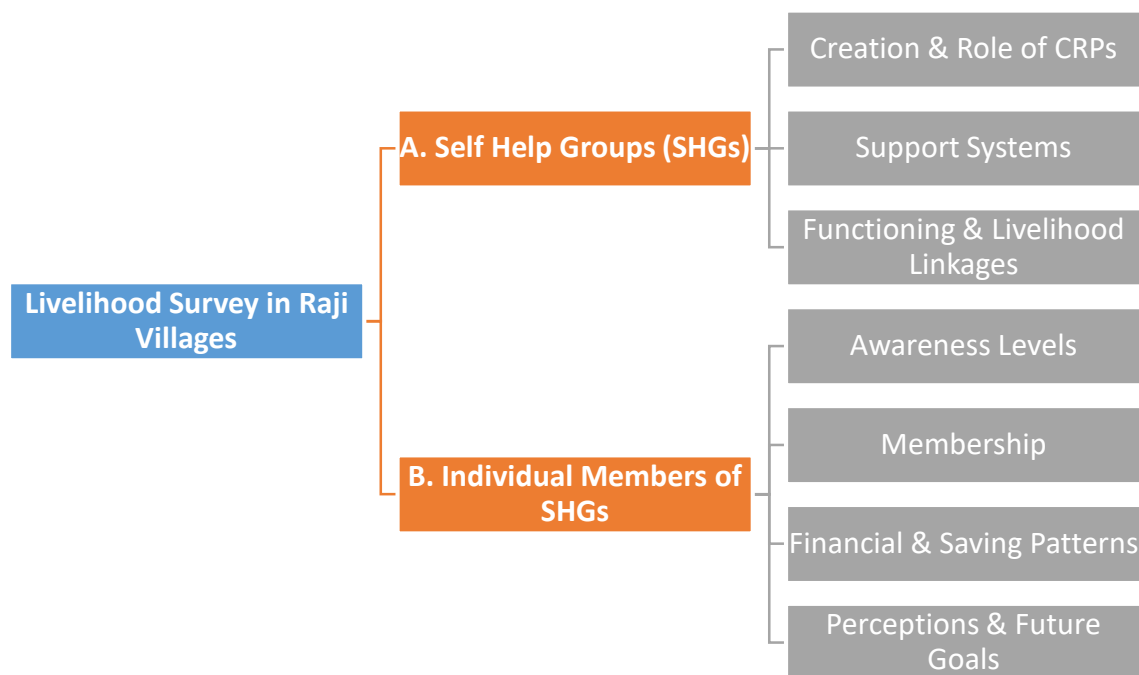


Figure 2: The indicative locations of Raji villages in Pithoragarh district

## 2.3. Methods and Tools of Data Collection

The livelihood survey collected quantitative data from SHGs and their members from the *Raji* community. The study used the interview and observation methods to collect data from participants. Structured interview schedules were designed for the survey. The tools were designed to collect data at two levels:



*Figure 3: Key Themes covered in the Structured Interview Schedule*

The robust tools were designed through a thorough process of tool development, training of surveyors, pre-testing, and modifying and finalizing the tool. The interview schedules were created in Hindi for a better understanding of the local field team and participants. The schedules comprised of 102 questions for the SHG representatives and 92 questions for individual members of SHGs designed for a comprehensive understanding of the research objectives. The tools were designed using Computer Assisted Personal Interview (CAPI) format in KoboToolbox software program. This was done to ensure high-quality, uniform, and error-free data collection from the ground.

The research team comprised a lead researcher and a field team of six surveyors. The surveyors were prepared through an intensive workshop. They were briefed about the rationale, objectives, tools of the study, and field work ethics. This was followed by an elaborate deliberation on how to

ask each question with appropriate probes and use rapport building techniques to engage with and collect data from the participants. The next step was pre-testing of the tools by the field team. This was done through a field visit to one of the villages in the Pithoragarh district. The exercise was useful in finalizing the tools and formally starting the data collection.

The data on the SHG level was collected from the SHG representatives like the President, Secretary, or Treasurer. This data was collected from 25 SHGs located in 10 villages to understand the formation and role of Community Resource Persons (CRPs) under NRLM, support systems needed and available, functioning and livelihood linkages of SHGs. The data from 139 individual SHG members was collected across all 11 villages on their awareness levels about SHGs, membership, financial and saving patterns, and their perceptions and future goals. All the participants were women from the *Raji* community residing in the 11 villages.

This data collection process was followed by a thorough team discussion coordinated by the lead researcher. Every field surveyor was asked to share their observations, comments, clarification, and suggestions on the data collected and about the participants. This interactive discussion and recording of the minute and nuanced observations supplemented the rich quantitative data collected from the field.

## **2.4. Data Analysis and Report Writing**

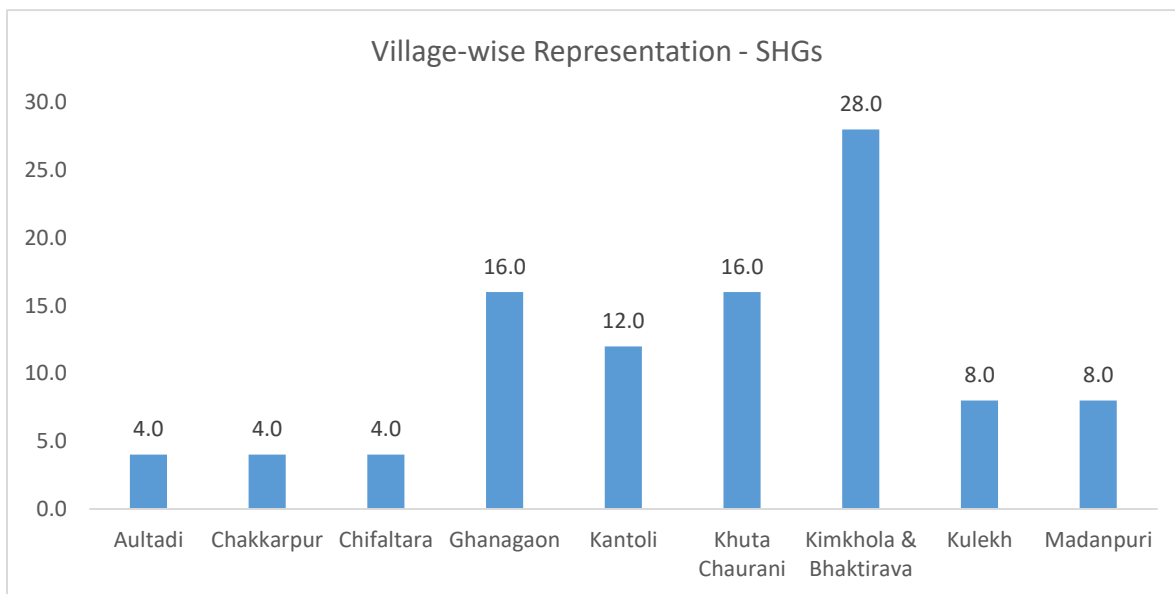
After the field study, the quantitative data from both the tools was entered and cleaned in MS-Excel and imported in SPSS for a descriptive analysis. The field team's qualitative observations were captured through a detailed team discussion, which substantiated the quantitative data and provided rich field insights.

The report presents the findings in two key sections – Self Help Groups and Individual Members of SHGs. The key themes covered in the structured interview schedule are followed in the report. This is followed by recommendations based on the needs and support systems required by the SHGs and women members in the *Raji* villages of Uttarakhand.

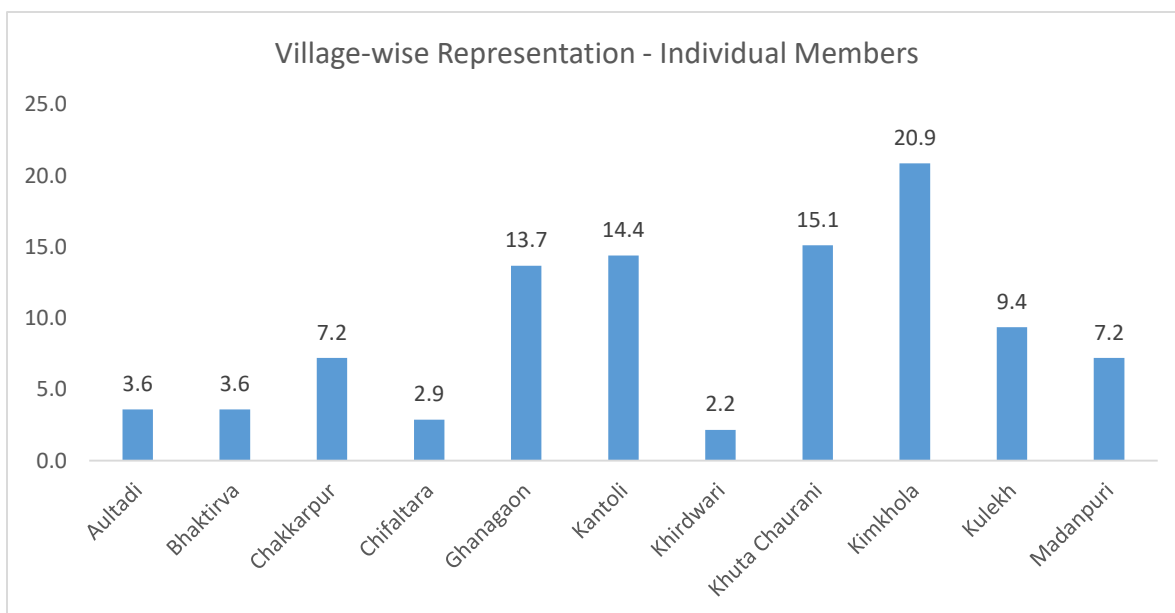


## Chapter III. Findings of the Study

The survey brought data at two levels – Self-Help Group (SHG) and individual members of the SHGs. The survey was conducted in 11 villages of Uttarakhand, which covered 25 SHGs and 139 individual members.



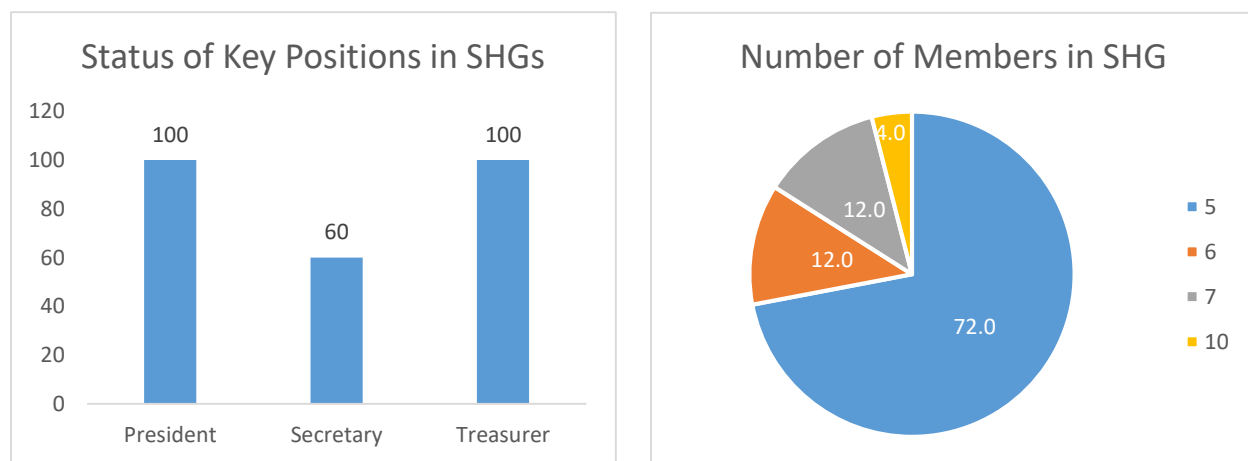
The SHGs covered in the survey were spread across ten villages, whereas individual members were located in 11 villages. The data showed highest representation of SHGs was in Kimkhola and Bhaktirava and lowest representation was in Aultadi, Chakkarpur and Chifaltara. Similarly, the highest representation of individual SHG members was from Kimkhola village and lowest was from Khirdwari.



### 3.1. Findings – Self-help Groups

The survey aimed to understand the functioning of SHGs, such as their formation, regular meetings and functioning, saving patterns, support they need and receive, and other relevant aspects about the groups. The NRLM aims “to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor”. The formation of SHGs is a key element to achieve the objectives of the mission. SHGs are generally a group of 10-20 women from the same community residing close to each other. NRLM aims to support women members to take collective action support themselves and each other, manage finances, generate self-employment, and grow socio-economically<sup>1</sup>.

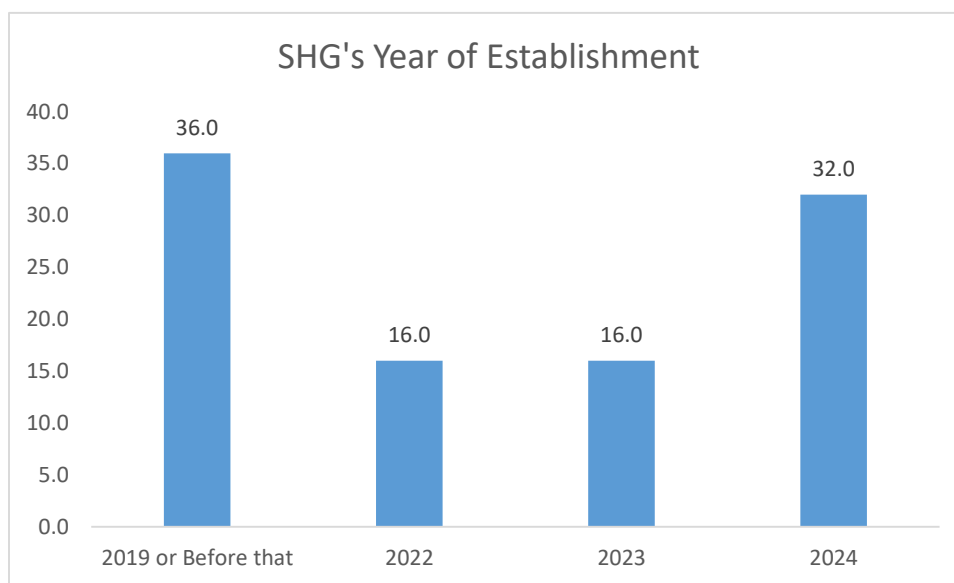
The study found that a majority of the groups (72%) had five members, followed by six, and seven members, and merely one group reported having ten members. Every group reported the availability of key functionaries – an active President and Treasurer, however 40 per cent of the groups reported not having a Secretary. The role envisaged for a Secretary in an SHG is crucial for smooth implementation of the group activities. They schedule meetings on regular basis, maintain documentation, and support the President in decision-making. The groups should appoint Secretary for regular and seamless functioning.



The data showed that a majority of the groups (36%) were formed in 2019 or before, while 32 per cent were formed recently, in 2024. Sixteen per cent of the groups were formed in the year of 2022

<sup>1</sup> <https://aajeevika.gov.in/work-structure/community-institutional>

and 2023, each. Nearly 50 per cent of the groups were one or less than one-year-old. These groups need support and guidance to function, contribute savings, and go beyond savings by engaging in livelihood opportunities by accessing relevant schemes. The groups, in general, also need support to discuss and find solutions to social problems that concern them at an individual, household, or community level.

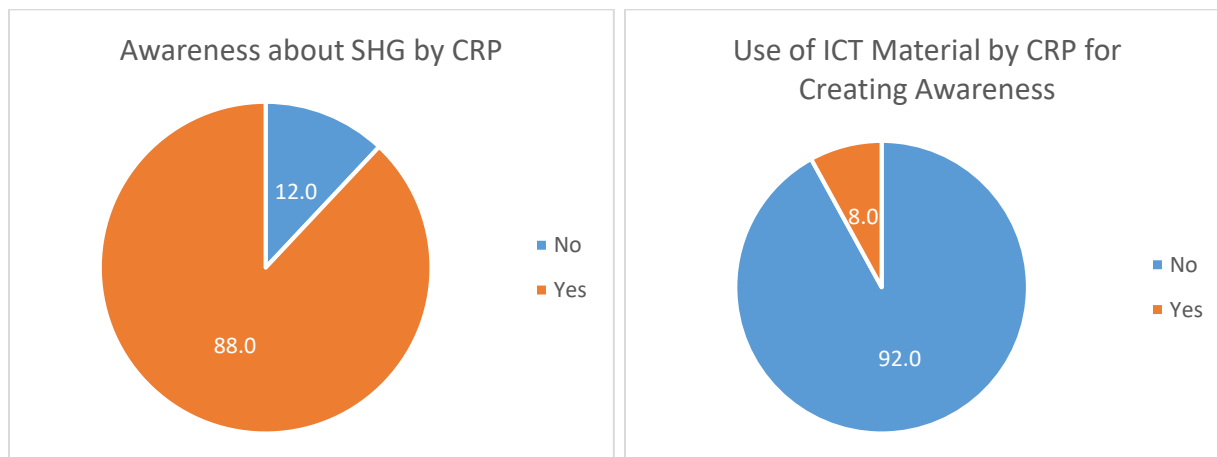


### ***Role of Community Resource Person (CRP)***

Under the NRLM, a critical role is envisaged for Community Resource Persons (CRPs) to form and support SHGs and women members. The CRPs are individuals who have benefitted from SHGs and can inspire and guide other women to form and strengthen their groups<sup>2</sup>. During the study, the SHG representatives were asked about their respective CRPs. The main role of CRP is to mobilize and organize rural poor households into SHGs. CRPs play a crucial role in the development function of SHG by organizing livelihoods trainings and programs for the members. Most of the SHG representatives (60%) in this survey shared that they remembered the name of their CRPs; a significant proportion of women unable to recollect their CRP's name indicates a gaps in engagement and relationship of the CRPs and the group members. The study collected data from three SHGs of Ghanagaon and they were found unaware about their CRPs. The CRPs are also expected to inform and make the women aware about SHG and its purposes before they make

<sup>2</sup> <https://aajeevika.gov.in/work-structure/community-institutional>

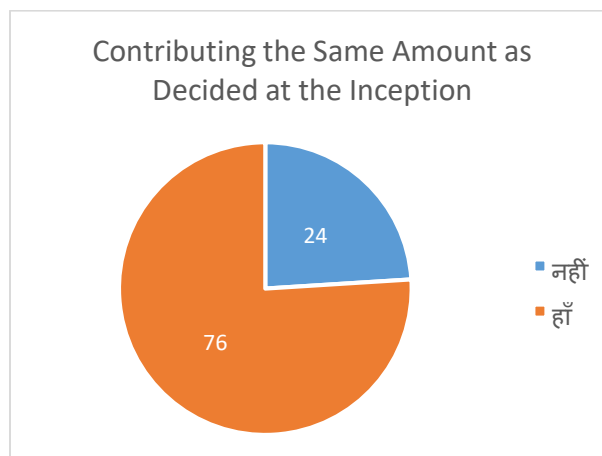
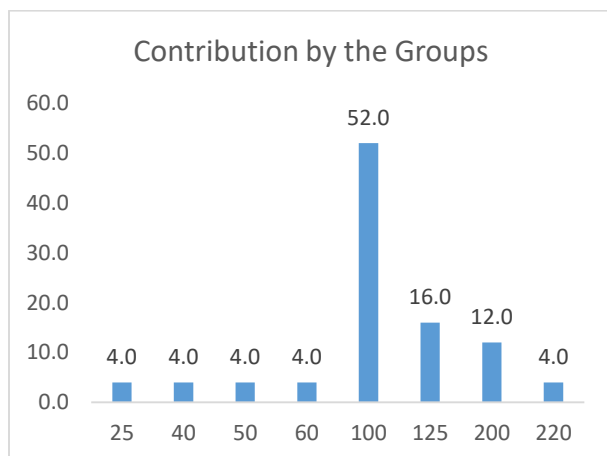
or join a group. This is done through several methods, such as meetings, visits, and videos. Majority (88%) of the SHG representatives shared that the CRPs had informed them about various aspects of SHGs before the group was formed.



However, hardly any of the representatives (8%) shared that the CRPs used some form of film, poster, or other ICT material while interacting with them about the creation of the SHG. ICT materials are useful to communicate ideas effectively. The illustrations used in the material help people relate, retain, and contextualize their situations. This was not done for 23 out of 25 SHGs that participated in this study.

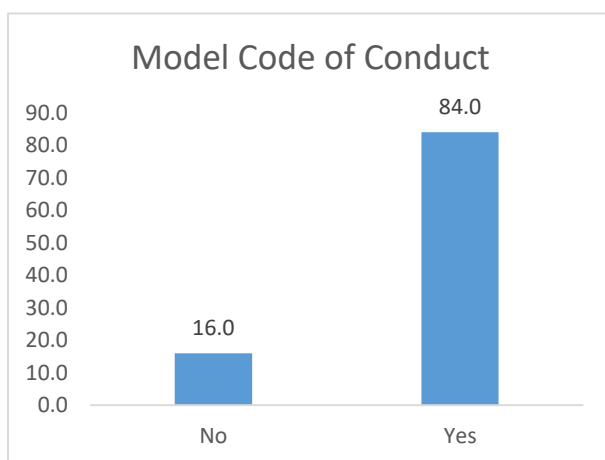
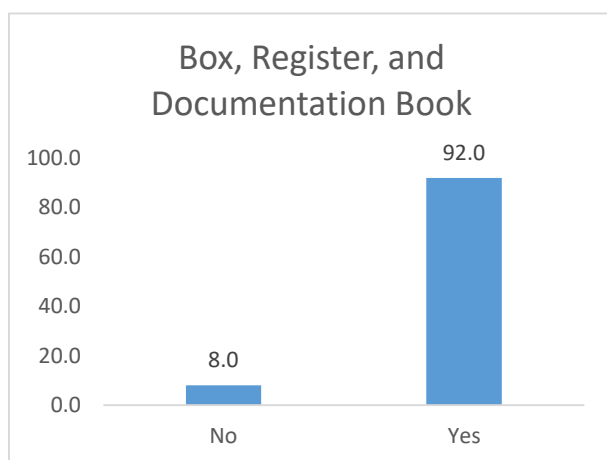
### ***Formation of the SHGs***

SHGs are formed for one or more clearly specified purposes. The most common form of SHG is a 'Bachat Gat' (Savings Group). Groups generally decide on the amount and frequency of contribution and modalities for availing loan. Similarly, the representatives shared that the group members had come together and mutually agreed upon certain modalities for their group's functioning. The data showed that 76 per cent of the groups had decided to contribute once a month, whereas five groups (20%) had decided to contribute on a weekly basis. There was only one group out of 25, which had decided to contribute once in two weeks (fortnightly).

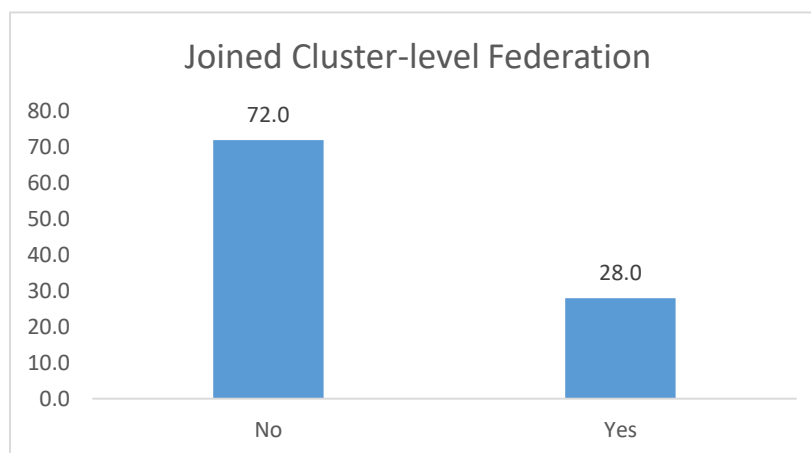


The contribution amount decided in these 25 groups ranged from Rs. 25 to 220. A majority of the groups (52%) had decided to contribute Rs. 100 during their meetings, Rs. 125 by 16 per cent, and Rs. 200 by 12 per cent. Sixteen per cent of the groups had decided smaller contribution of Rs. 25 to 60, while one had decided on an amount of Rs. 220. However, not all (24%) were found to be contributing the same amount as decided at the time of group formation; only 76 per cent were continuing to do so.

Except two, all the groups shared that they received a box, a register, and a book for documentation from the Block Office at the time of registration of their SHGs. All the SHGs are expected to make a model code of conduct for their smooth functioning and achieve their goals. A majority (88%) of the SHGs claimed that they have a model code of conduct and all the SHG representatives claimed that they had seen it. It was informed that the copy of the model code of conduct was in the custody of the President, Secretary, or the Treasurer.



The representatives were asked if their groups have become a part of Gram Sabha or Cluster Level Federation under the NRLM. Only seven (28%) of the 25 groups informed that they had joined the federation. However, none of the representatives were aware about the name of the federation that they had joined.

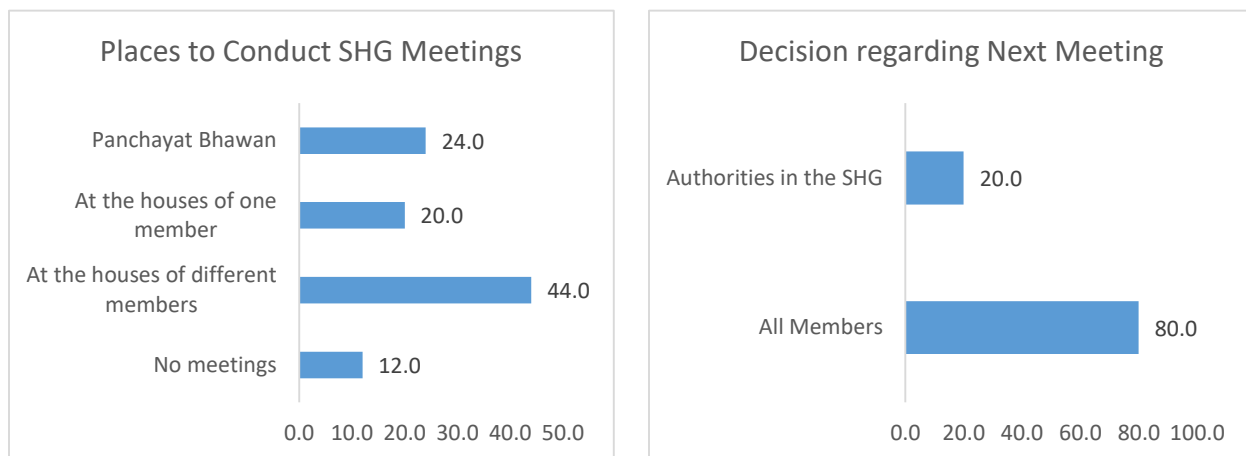


### ***Support from Development Organizations***

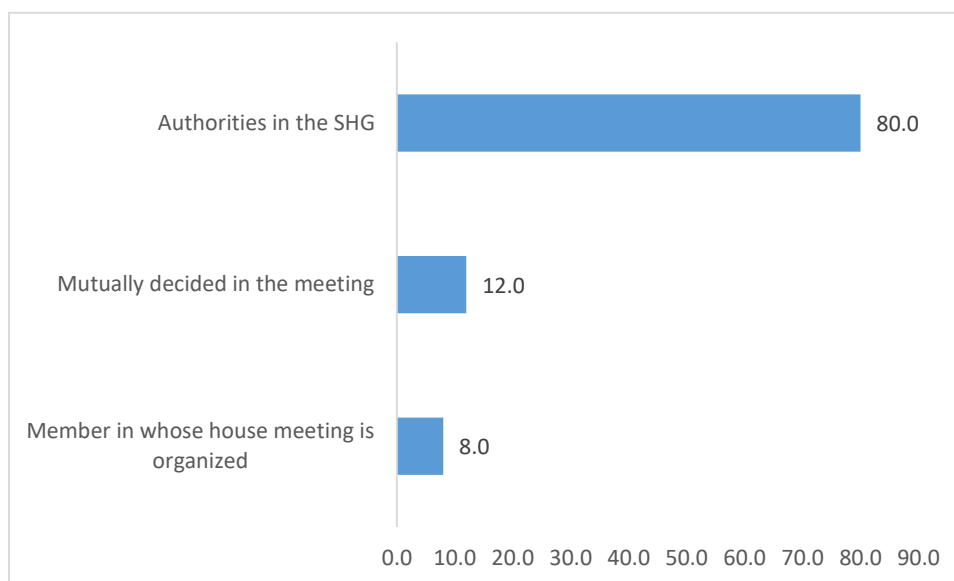
SHG is an empowering space, which is tapped by many development organizations to connect with women, unite them for a common purpose, and drive social change. However, the case differed in the *Raji* villages, as 80 per cent of the participants (20 out of 25 SHGs) did not receive support from any organization. Three of the SHGs were supported by service providers, while only one functionary shared they had received support from an NGO.

### ***Routine/ Regular Functioning of the SHGs***

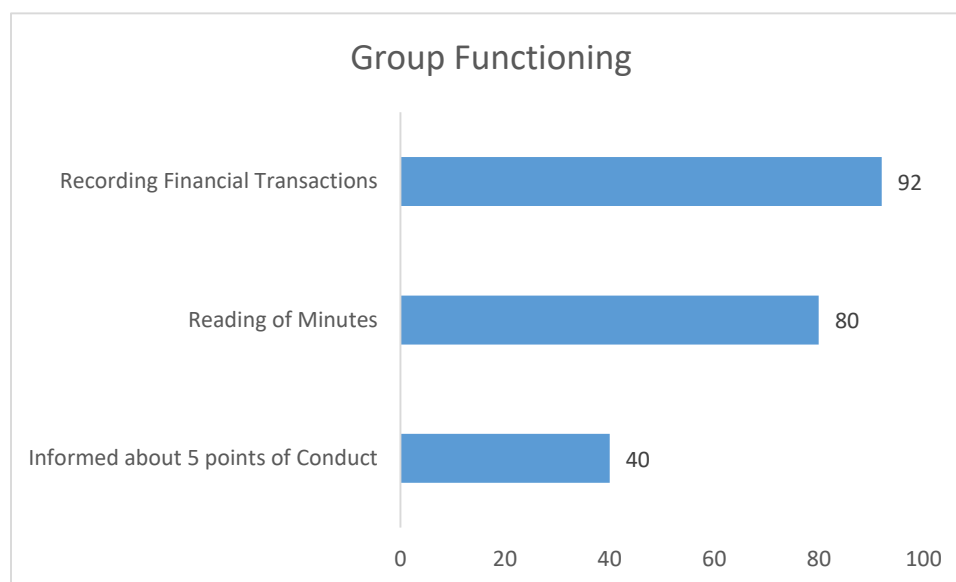
All the groups, except one, conducted monthly meetings while one group conducted weekly meetings. The data showed that these meetings generally take place at different locations, such as homes of different members (44%), common community facilities like Panchayat Bhawan (24%), and at house of one specific member (20%). Three of the groups (12%) from Kimkhola and Bhaktirava had not conducted any group meetings since sometime. The representatives of most of the groups (80%) shared that the decision about the next meeting is taken jointly by all the members, whereas in 20 per cent of the cases this decision is taken by the authorities of the SHG.



The representatives were asked about who presides their SHG meetings. A majority of the representatives (80%) shared that the position-holder of SHG presides the meetings. There were other trends also, such as the group would select who presides in every meeting (12%) or the member who is hosting the meeting would decide the same (8%).



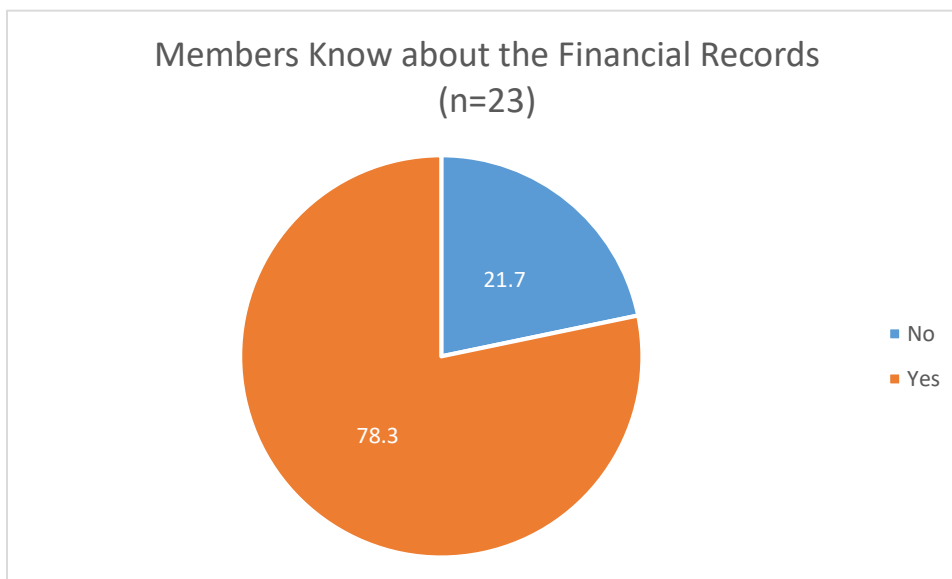
The SHGs should ideally discuss, decide, and formulate their model code of conduct and practices mutually that they would all be required to follow. This step in the formative stage helps to bring in accountability, transparency, and democratic values in the group for all. Only 40 per cent of the representatives (10 SHGs) shared that the members were informed about the five-point model code of conduct. This information was available with all the SHGs of Kantoli, Khuta Chaurani, and Madanpuri villages only. It was further found that 80 per cent of the groups had the practice of reading the minutes to the members at the end of the meeting.



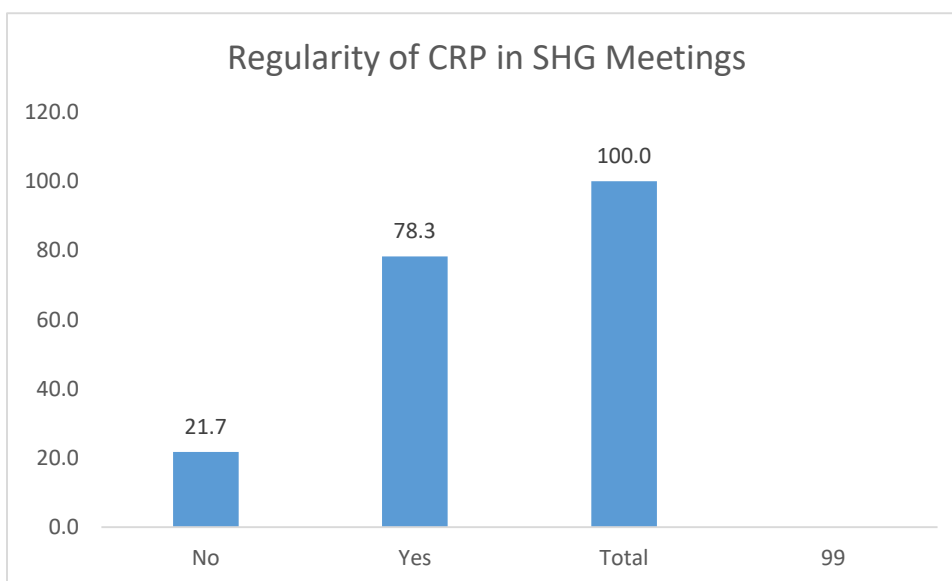
Nearly all the group representatives (92%) shared that all the financial transaction details and accounts are recorded in every meeting in front of all the members; which shows higher level of transparency and accountability.

This task is majorly conducted by either the President or the Secretary. There were exceptions where the Treasurer noted the accounts or an external individual (a member's husband, children etc.). Over 78 per cent representatives shared that their group members were aware of what is being recorded in the accounting and documentation books. This is ensured by reading these records aloud at the end of every meeting (94.4%) and the members can access these records any time they require (5.6%). Only 19 (76%) SHG representatives out of 25 shared that their Treasurer or other members were trained to record and manage the accounts of their groups.





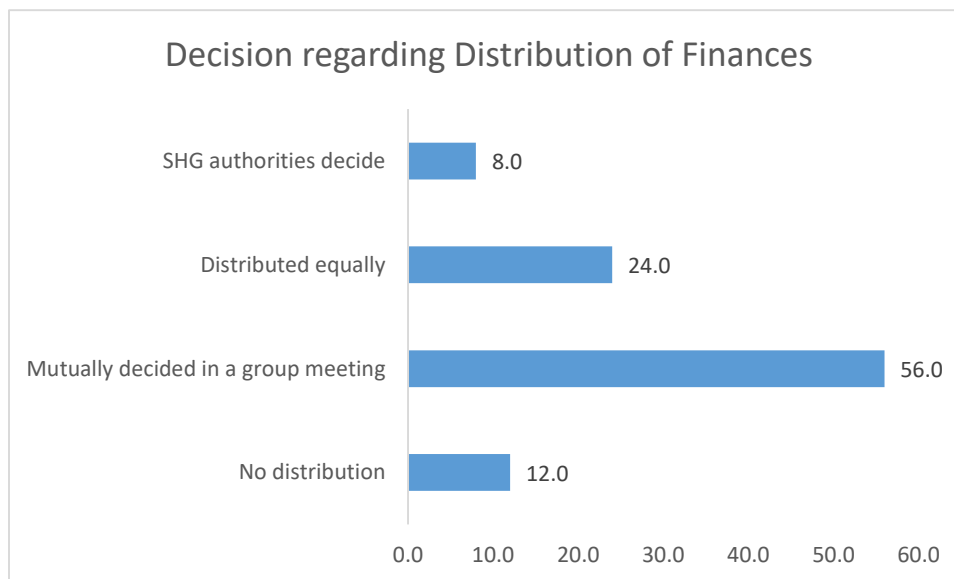
Further, only eight (32%) SHG representatives shared that the respective CRPs take part in every meeting, followed by 52 per cent of the representatives who shared that the CRPs never attend any of their group's meetings. On the other hand, 76 per cent of them shared that the CRPs remain in contact through telephone.



The SHG representatives were also asked about provisions of penalty for the members who fail to contribute their share or fail to repay the loans taken. Only ten groups (40%) out of 25 had such provisions and this included penalty of Rs. 10 to 20. Further, only four group representatives shared

that their members have left the SHG. The reasons shared were death of the member, not receiving their share of money, and inability in making their share of contribution. There was no incident reported where a member was removed by the group.

The group representatives further shared about benefits they have accessed or received in their blocks through NRLM. However, 64 per cent (16 SHGs) of them had not received any benefits. The remaining had availed benefits like goats and loans. Further, 56 per cent of the representatives shared that the decision of distributing amounts to the group members are taken by all the group members mutually. These decisions are taken in the meetings. Apart from this, 24 per cent shared that the amount is distributed equally and eight per cent informed that SHG authorities decide on the amount to be distributed among the members. Three of the groups (12%) shared that no such distribution had taken place so far in their groups.



In a large majority of the cases (80%), the amount contributed by every group member was being collected and deposited in the bank account. A few of the groups (12%) would distribute the collection amount among the group members as per the needs of the members. Remaining groups shared that it was being used for purposes like repaying loan or it remained unused at home. More than half of the groups (56%) had taken bank loans to support the needs of their members.

Only four representatives (16%) shared that they received revolving funds worth Rs. 10,000 in case of two groups and Rs. 15,000 in case of two other groups. The amount was equally distributed among the SHG members. All the four SHG representatives were of the view that the revolving fund is not to be returned, depicting lack of awareness among the key position-holders in the SHGs.

Similarly, only four representatives shared that their groups received seed capital subsidy. Three groups distributed this equally among all the members and one group shared it with those who asked for it. Out of four, only two group representatives were aware that this amount was expected to be returned with two per cent interest. Apart from this, three of the representatives (12%) shared that they received other loans as well on interest rates of two and five per cent.

The representatives were asked about the loan process of the group and only 28 per cent of them shared that the members receive loans on regular basis. However, only around 29 per cent of them returned the loan as scheduled. The loans are majorly provided for livelihoods, but there are times when the loans are provided for personal needs and provisions. None of the representatives shared about distribution of profits at the end of the year.

None of the SHGs had received any skill training to engage in a livelihood opportunity. This is the role of CRP to connect them with various institutions and schemes for the members' growth and development. Similarly, none of the representatives reported knowing about Rural Self Employment Training Institutes (RSETI). RSETIs are specific institutions designed for imparting skill training and skill upgradation to the rural BPL youth to mitigate the unemployment problem. These are set up and managed by banks, one in every district of the country, with the support of central and state governments<sup>3</sup>. Not connecting rural women through SHGs with RSETIs is a missed opportunity for both the women and the governments to address issues of poverty and unemployment. There is a significant potential to empower women-led SHGs towards entrepreneurial activities through skill training. They have not received any training on developing a micro-investment plan from any organization. More than half of the group representatives (56%) shared that they had not received any capacity building training, while 44 per cent (11 SHGs) had received training on savings, and one each reported for financial literacy and loans.

These groups had not been engaged in any group employment work as a livelihood generation activity. Six of the group representatives (24%) shared that they have received support from the NGO ARPAN for livelihood generation. The support included informing women about creating SHGs, about NRLM, provision of goats to them for rearing, provision of utensils, and so on.

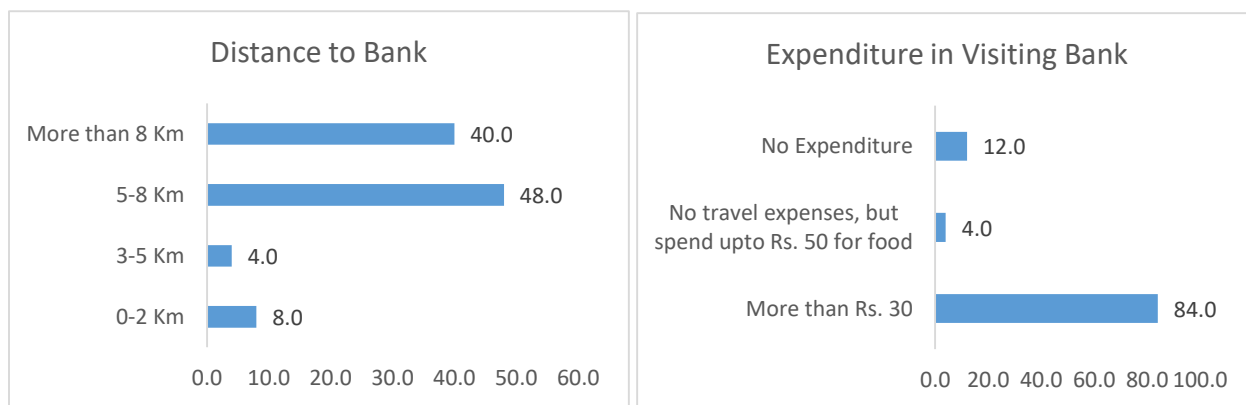
---

<sup>3</sup> <http://nirdpr.org.in/rseti/aboutus.aspx>

## Bank Account

Under NRLM, SHGs are supported through various schemes like loans, revolving funding, Community Investment Funding (CIF), skill development, and so on. The Uttarakhand government states 2,48,811 households have been mobilized into SHGs and 30,987 SHGs have been promoted, with Rs. 2499.82 Lakh revolving funding disbursed to 24,660 SHGs. Further, CIF of Rs. 5401.73 Lakh has been disbursed to 10,937 SHGs<sup>4</sup>. For availing benefits of such loan and investment schemes to start an enterprise or entrepreneurial activity on individual or group level, members must hold a bank account and have an updated passbook.

The study found that the bank account passbook remains with the SHG functionaries. For 19 groups, it would remain with either the President or the Secretary and for remaining six groups, it would be kept with the Treasurer. A majority of SHG representatives (92%) shared that the banking transactions are performed by the Treasurer. For over 80 percent of the groups, the bank was more than five kilometre away (88%) and they would spend more than Rs. 30 (84%) to commute one time to the bank. This expenditure is borne by the commuting person.



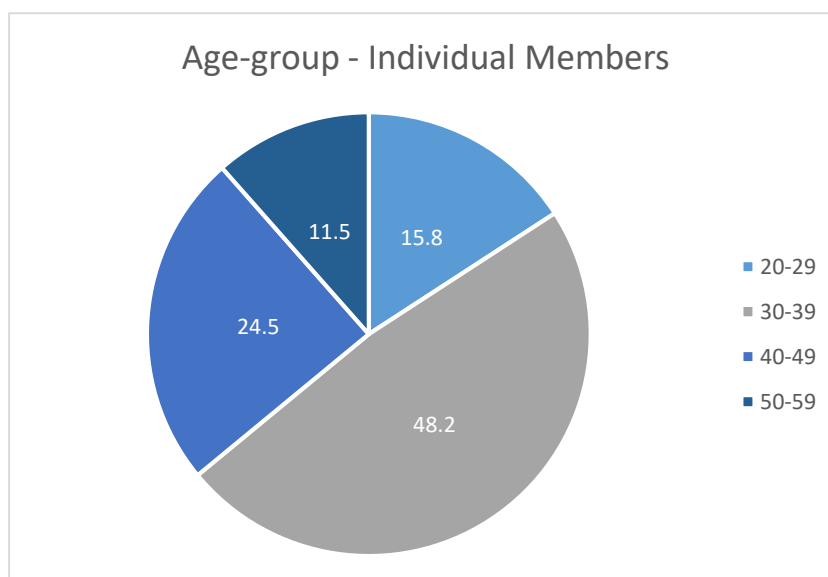
On the whole, the study revealed very low engagement of the SHGs with the NRLM and skill development missions and a need for connecting the SHGs with these missions to alleviate poverty and unemployment. The activities of the SHGs were limited to savings with hardly any financial literacy and awareness about loan modalities. The relationship of CRPs, government, and development organisations with the SHGs was found to be weak and in need of attention and action.

<sup>4</sup> <https://ukrdd.uk.gov.in/>

### 3.2. Findings – Individual Members of Self-help Group

This section specifically focusses on the individual members of the SHGs to understand their awareness, membership, financial, and banking aspects and perceptions and future plans with the SHGs. The focus was on understanding needs and aspirations of the members for their livelihood generation.

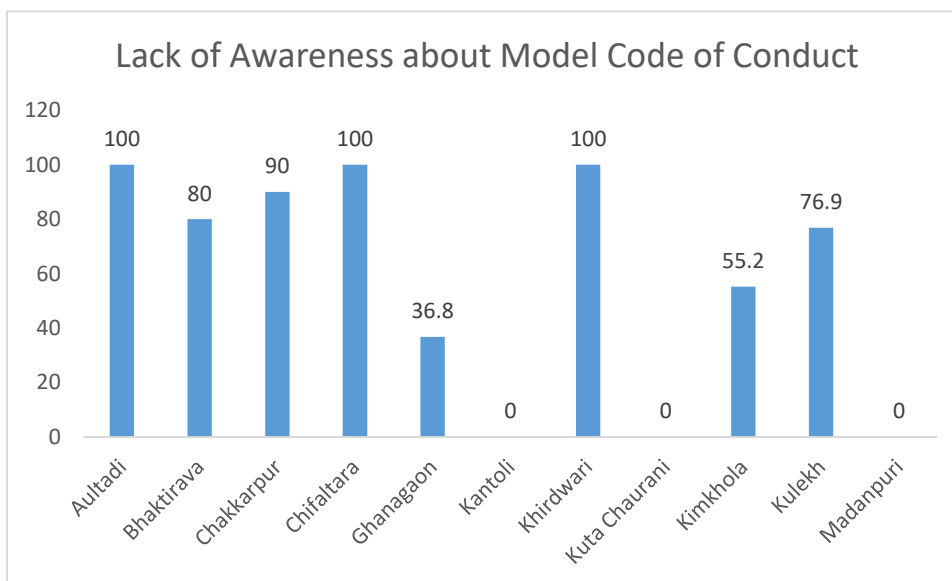
A majority of the SHG members were in the working age-group of 30-39 years (48%), followed by nearly one-fourth of them aged 40-49 years (25%), then 20-29 years (16%), with very low representation from older age group of 50-59 years (11%)



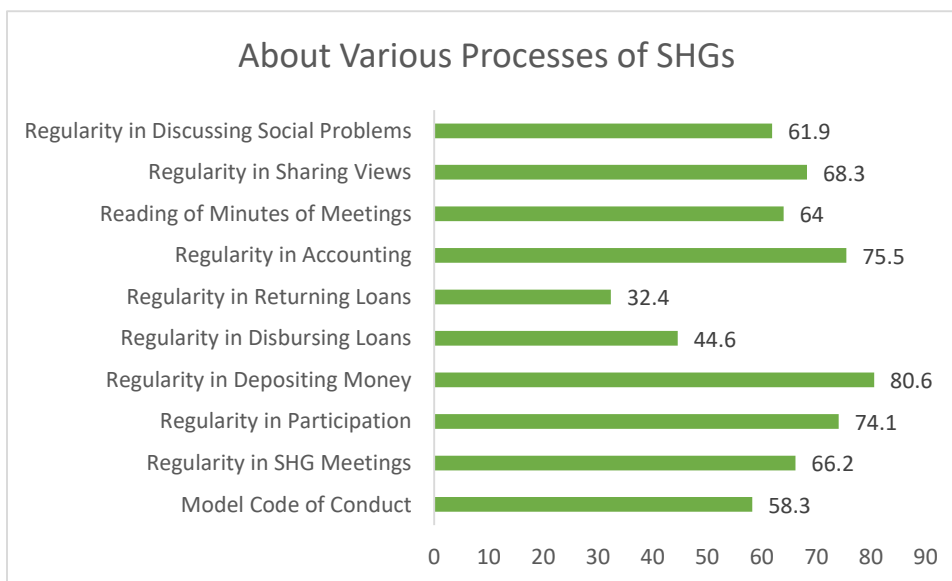
#### *Awareness about the SHG*

The SHG members were asked about their groups, various activities, information of key members of SHG, and so on. Almost 96 per cent of the participants were found to be aware of the name of their SHG's President, Secretary, and Treasurer. However, only around 58 per cent of the participants were aware of model code of conduct they need to follow while operating in SHG. All the participants from Aultadi, Chifaltara, and Khirdwari were unaware of the model code of conduct, followed by 90 per cent participants from Chakkarpur, 80 per cent from Bhaktirava, and so on. There were only around 66 per cent participants who shared that their group meets on regular basis. And around 74 per cent of these women participants shared that they participate in the

meetings whenever they take place. These participants claimed to be regular in their SHG meetings.



Various aspects of the model code of conduct was detailed out for the participants to respond. Around 80 per cent of the participants shared that they regularly deposited money in the SHG. However, only around 45 per cent agreed that loan is provided through SHG on a regular basis. The data showed that only around 32 per cent of the participants stated that the loans were returned by the members. Although around 76 per cent of the members shared that the accounting is



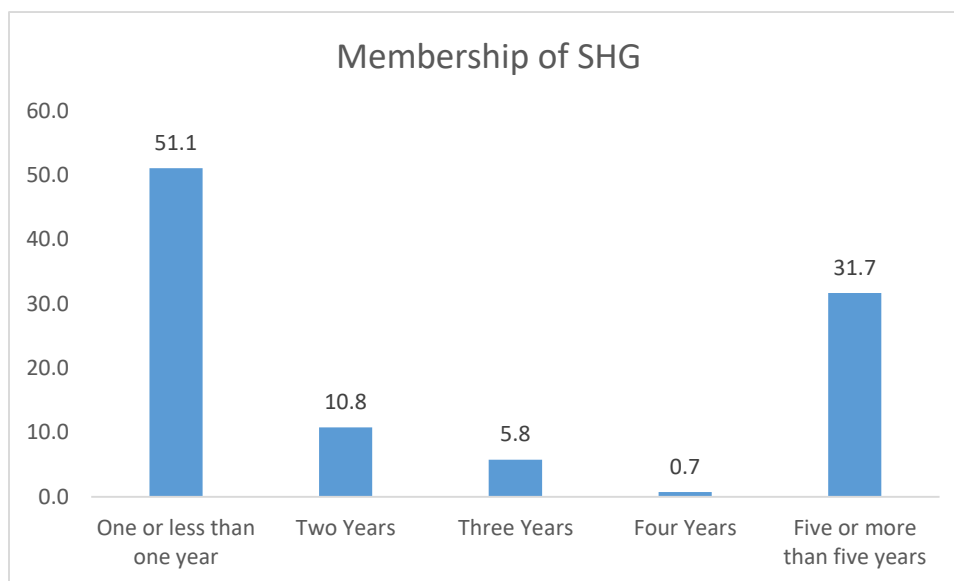
regularly recorded in every meeting, but only 64 per cent agreed that the minutes of the meetings are read in the end of the meeting.

The idea of SHG is not limited to financial transaction, but to make the women informed and aware about various social, economic, cultural, health, educational, and other issues taking place and affecting them in their surroundings. Less than 70 per cent of the participants shared that they present their views and challenges they face in the group meetings. Only around 62 per cent of the participants shared that they discuss issues of social concern in their meetings.

### ***Membership of Self-help Group***

More than 50 per cent of the survey participants were members of their SHGs for less than one year. Significant percentage of women (31.7%) were also part of SHGs for five or more than five years. Remaining participants had membership since two, three, and four years. Those who were members of SHGs for five or more than five years were in Khirdwari (100%), Kimkhola (82.8%), Bhaktirava (80%), and Ghanagaon (68.4%). All the participants from Chakkarpur, Kantoli, and Madanpuri were members of SHGs for less than one year. All the participants from Aultadi were members of SHGs for two years.

Except two participants, all the participants reported making their financial contributions monthly in their groups. This amount ranged from Rs. 500 to 300; with the largest amount of Rs. 100 for around 73 per cent of the women.

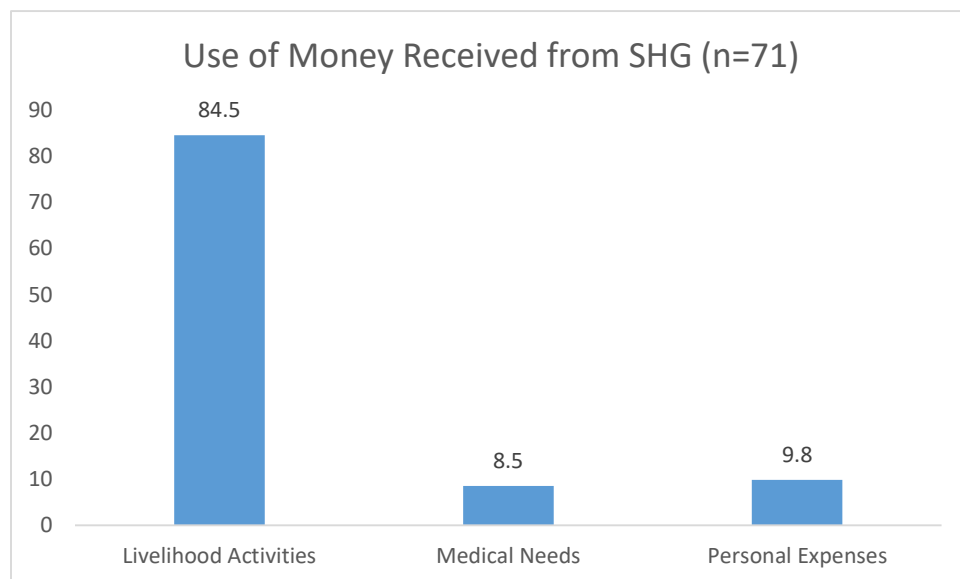


Almost 32 per cent of the members reported that they have to bear penalty in case of failing to contribute their monthly or weekly contribution to their groups. The penalties were said to be mutually agreed upon and decided by all the group members. The penalty was in the form of an additional sum ranging from Rs. 2 to Rs. 50, which a member had to contribute.

The survey also went into understanding if the women members face any pressure or compulsion to contribute in the SHG. Only around four per cent of the women participants shared about such pressures, which is of removal of the member from the group. One of the members further shared that there is a fear that the bank might issue a notice if they do not contribute. The members need to be informed about various functions of SHGs and how they operate. They also need awareness about their role, bank's role, and roles of other stakeholders involved in creation and functioning of SHGs.

Almost 49 per cent of the members shared that they had not received any money till now from their SHGs. This was because almost half of the women had been part of SHGs for one or less than one year and financial stability was yet to be achieved. The regularity of saving for more than one to two years makes an SHG eligible to apply for a loan from the formal banking institutions. However, there were members from other SHGs also who were more than one-year-old and did not receive any financial support, such as participants from Chifaltara, Khirdwari, and Kulekh.

Nearly half of the participants shared that they had received an amount one or two times, while only one woman had received it more than five times. Around 85 per cent of the women members

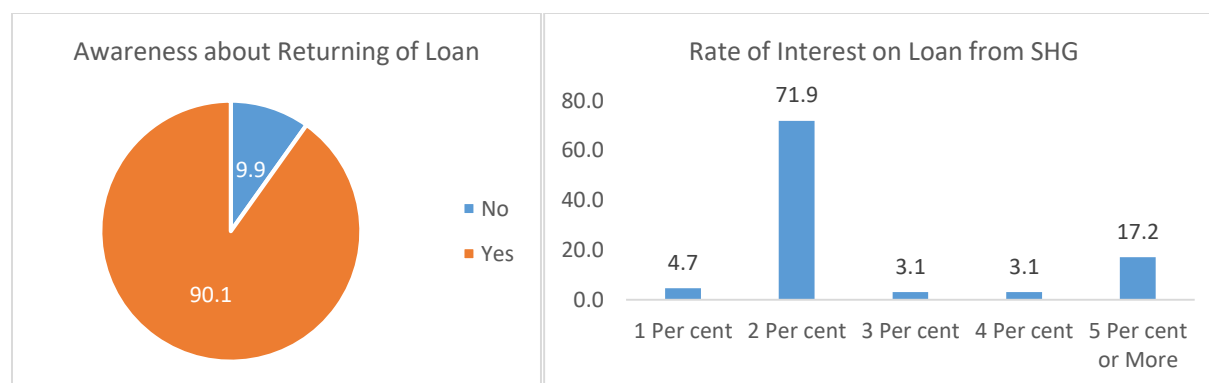


informed that they utilized the money received from their SHG for livelihood activities. Around nine per cent of the members had used the money they had received from the SHG for their medical



needs, while around four per cent had used it for other personal expenses like construction, education, marriage, and so on.

It is important that the individual members of the SHG are aware and understand how the SHG works so that they can hold the key functionaries accountable, ensure the accounts are maintained transparently, avail maximum benefits of schemes for livelihood, and inform other members about the same. The SHG members were asked several questions to capture their understanding of how the SHG works and the process of loans. Around 90 per cent of those who received money were aware that they are expected to return the loan with an interest on the principal amount, while around 10 per cent responded that they do not need to return the money received from SHG. This misinformation was found in the participants from Aultadi and Ghanagaon. The rates of interest reported by various members were different, but almost 72 per cent (n=64) reported it to be two per cent.



### ***Financial Aspects of SHGs***

The study brought data on the most crucial aspect of SHGs – financial, which is important to support them in their economic spheres of life. The members were asked about the financial transactions, their roles, and their say in the whole process. Around 73 per cent shared that they are consulted in the decision-making process to distribute the capital collected by their SHGs. The data showed that a small fraction of participants (12.2%) were declined by their group when they needed a loan. Except Chifaltara, Kantoli, Khuta Chaurani, and Madanpuri, these participants were from all the villages covered in this study. These loans were asked for livelihood purposes. Though small in percentage, but a thorough understanding is required of those who were denied the loans as they become reasons for withdrawal of membership from the SHGs.

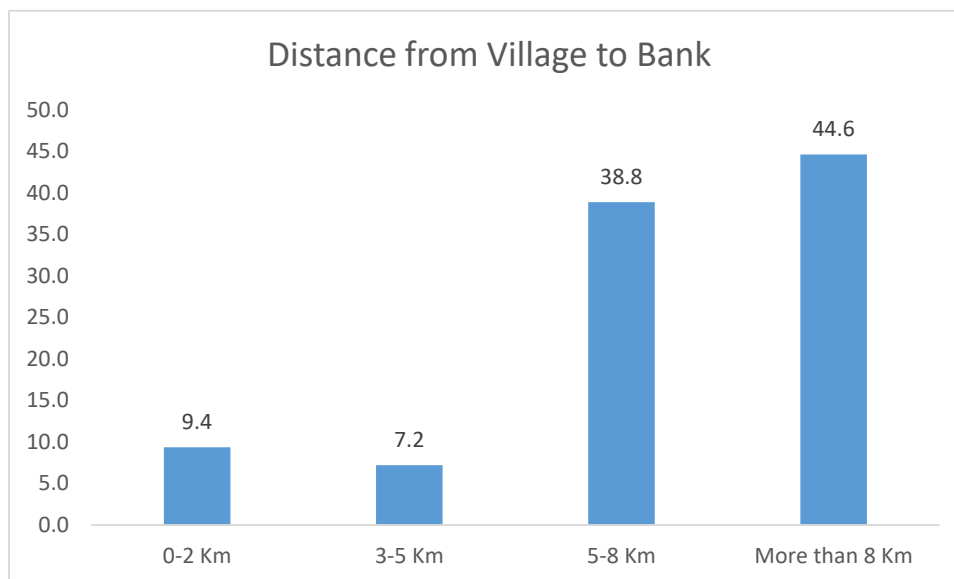
Only around four per cent of the participants claimed that they received profit share from their group's savings, which does not need to be returned. This data shows lack of awareness among participants in accessing such provisions, which is their right. Similarly, only around 62 per cent of the participants shared that they were aware of the amount deposited in the bank account of their group. Out of those who were informed about this, around 60 per cent of them shared that they got it by directly accessing the bank account. The remaining ones shared that they were informed about it in their meetings by the SHG President, Secretary, or Treasurer.

### ***Personal Banking***

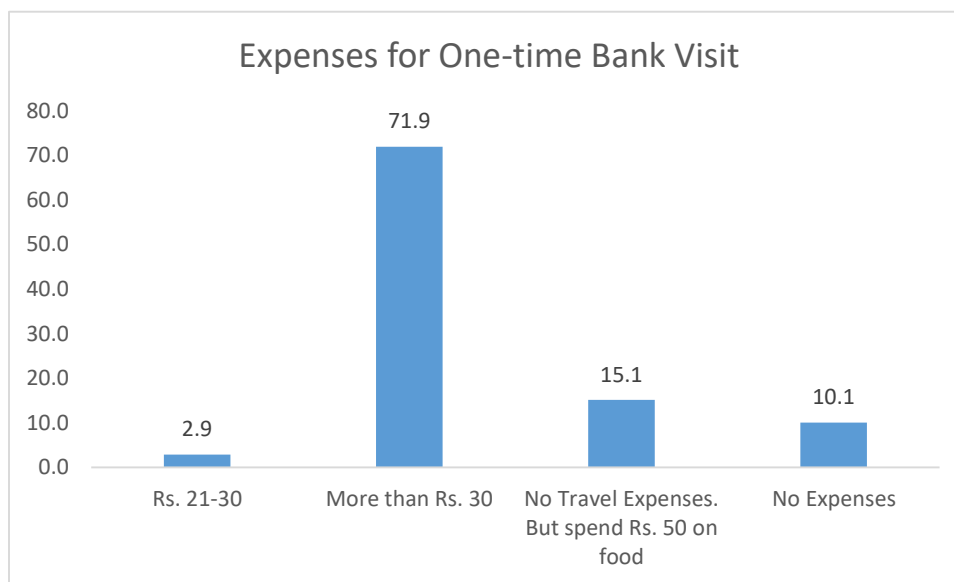
Financial freedom is one of the most important milestones for making the women independent. They need to know their finances, have access to it, know how to use them, and make an informed decision about it. There were cases of SHGs where male member from the women's families would take their decisions about loans and savings.

The study found all the women members had an active bank account. However, only around 63 per cent knew how to check the balance of their accounts. Except Khuta Chaurani, Madanpuri, and Kantoli, all the villages had members who did not know how to check balance in their savings account. Further, only around 85 per cent knew how to withdraw money and around 81 per cent knew how to deposit money in their bank accounts. The survey went further for in-depth information and found that around 34 per cent of the participants were dependent on their family members/ relatives to withdraw money from their bank accounts. The data showed that around 87 per cent of these women had kept their bank passbook with themselves, while the remaining had kept it with their family members. There was one case each where the participants had kept their passbook with a relative and a neighbour.

The banking system in India aims to reach to people in the last mile approach so that they do not have to travel far distances to access the facilities. However, the story of the hilly areas is different. The study found that for majority of the participants (44.6%), the bank was more than eight kilometre away, followed by around 39 per cent participants for whom it was between five to eight kilometre away. Only around nine per cent participant had to travel from zero to two kilometre to reach the bank and the remaining seven per cent had to travel three to five kilometre.



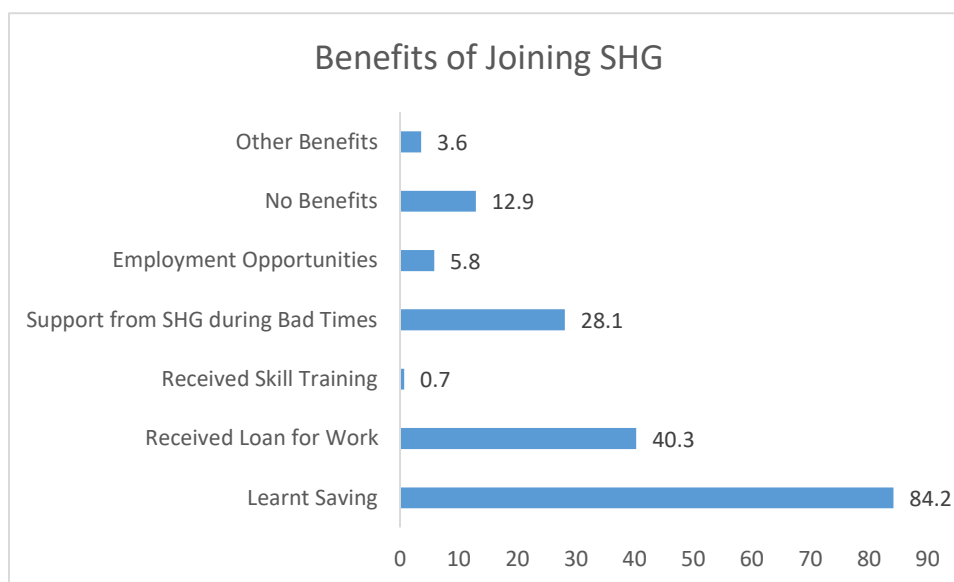
Around 72 per cent participants shared that they have to spend more than Rs. 30 to access their banks. The distance and fare demotivate the rural poor women and make the services less accessible to those who need them the most. Also, the mobility of women is less because of several household chores and harsh conditions they face in the society.



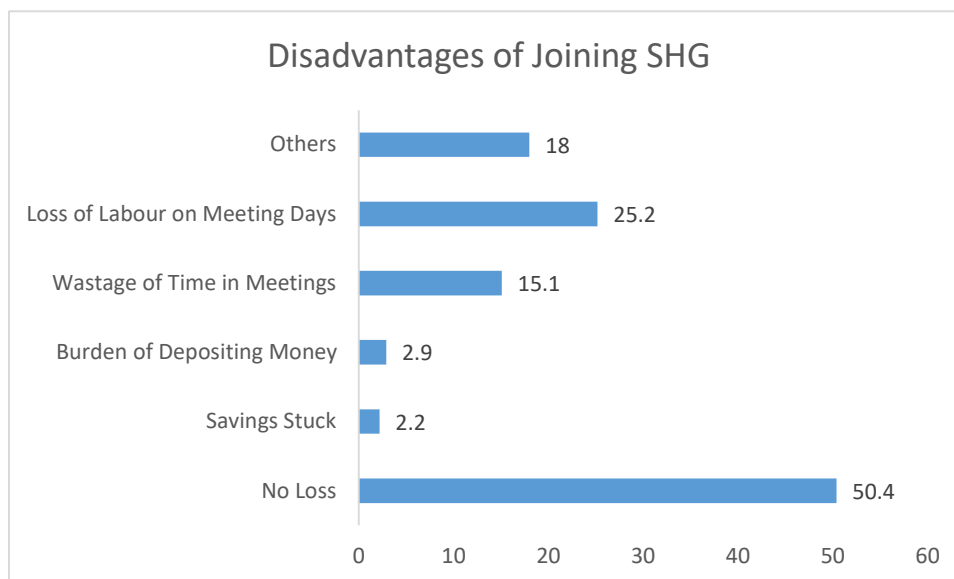
### ***Perceptions on Affiliation with the SHG***

The participants of this study have been the members of self-help groups, ranging from some months to years. It was important to know how they feel about their groups and affiliation. Their

perceptions and experiences with the SHG so far would define their motivations, level of engagement, and journey ahead. Participants were asked about the benefits they felt after joining the group. A majority of the participants responded that they have learnt how to save money because of participating in the group activities. Further, around 40 per cent shared that they received loans for livelihoods, which was a significant benefit for them. Other benefits recounted were help from each other during various life events, opportunities for employment, and skill training. Around 13 per cent of the participants claimed not receiving any benefits by joining the SHG.



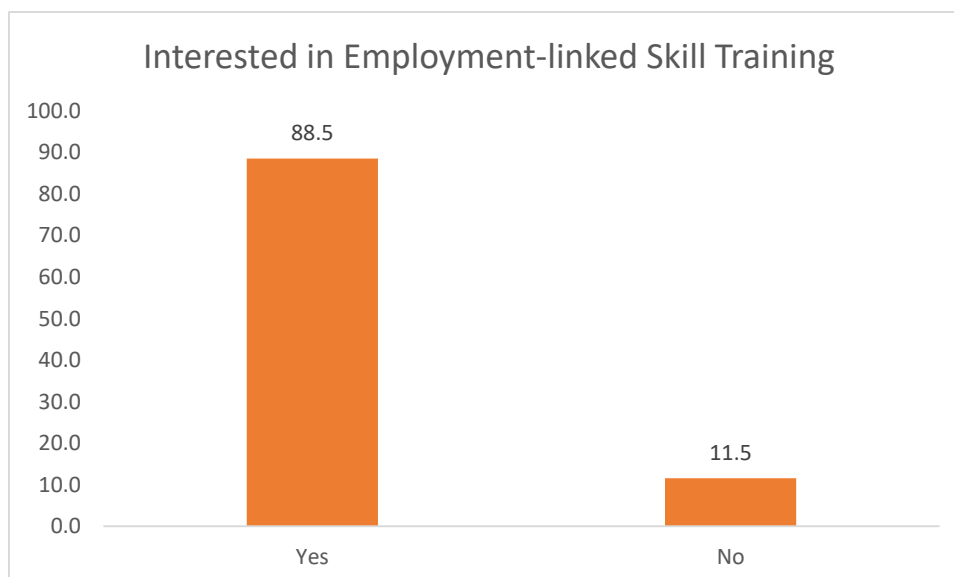
Similarly, the participants were asked about the losses they may have incurred because of joining the SHG. Around 50 per cent of the women claimed that there were no losses as they had acquired various skills after joining the group. However, some of the participants (25.2%) shared that they had to forego their daily wages on the day of the SHG meeting, around 15 per cent felt that they waste their time in meetings as they find these meetings unproductive. Around three per cent also felt the burden of depositing money every month and around two per cent of participants felt that their money is stuck.



The perceptions point at a need for deeper engagement and awareness building with the women members to help them navigate through the challenges and transform their lives through the SHG platform.

### ***Future Plans***

The SHGs serve the purpose of bringing women out of their household chores, engage them collectively in specific financial activities so that they can become independent. This goal has, however, taken a backseat and most of the groups are limited to doing the monthly contribution. The participants were asked if they were interested in any skill building activity and almost 90 per



cent shared that they are interested in taking skill training to get employment opportunities. Tailoring was the most popular choice (67.5%), followed by goat rearing (52.8%), poultry (42.3%), fishery (27.6%), and so on. The enthusiasm to engage in income-generating activities was high and this needs to be tapped by governmental and non-governmental organizations and support needs to be provided to the SHG members. This should precede with a thorough understanding of the needs of people and market opportunities and skills should be built in match with their aspirations and the market needs. This helps in generating business and retaining interest of people in the activity.

## Chapter IV. Major Recommendations from the Survey

The report has presented comprehensive findings on the status of the SHGs from collective and individual perspectives. The study found there are significant areas of concern that need to be addressed to connect the SHGs with the livelihood mission and schemes and empower them to achieve their collective and individual goals. SHGs are a medium of collectivisation, information empowerment, awareness generation, capacity building, and overall community development. All of these are much needed by the Raji community – a PVTG residing in 11 villages of Uttarakhand state of India. The concerns found through the primary research study have been encapsulated here with suitable and focussed recommendations for livelihood and overall development of the Raji community.

Areas of Concern	Proposed Recommendations
<b>1. Formation and Fundamentals of SHGs</b>	
Low presence of SHGs and individual membership were found in certain Raji villages - Aultadi, Chakkarpur, Chifaltara, Kulekh, Madanpuri, and Khirdwari.	Focussed community awareness campaigns by NGOs with Raji women from villages like Kimkhola and Bhaktirwa with highest representation of SHGs and participation of members can be planned in these villages with low participation for a community-led approach and helping them to realize the benefits of SHGs.
Absence of Secretary in a significant proportion of the SHGs is a concern.	There should be appointment of Secretary in the groups for smooth functioning of the groups.
Account registers of most of the SHGs were maintained by the President or Secretary, rather than the Treasurer depicting lack of training or awareness about their roles.	The Treasurer of SHGs should get training on maintaining financials of the groups. All the key functionaries should be made aware about their respective roles and the significance of following the same.

Most of the SHGs were relatively new and the key functionaries and individual members were unaware about its various benefits, functions, and purposes.	New groups created in 2023 and 2024 need handholding for their smooth functioning and understanding of the SHG's purposes.
The Community Resource Persons (CRPs) were found to be performing a basic role of providing information to members before formation of the groups. They did not use effective mobilization methods like ICT materials in most cases for sharing information with the members.	There is a need to strengthen the role of the CRPs in mobilisation, formation, awareness generation, and schemes linkages of SHGs in the Raji villages.
<b>2. Regular and Smooth Functioning of the SHGs</b>	
The SHG representatives and members were largely unaware about the model code of conduct that needs to be formulated and followed in the SHGs.	The members need to be made aware of model code of conduct, its relevance, and use. The five-point model of conduct should be ingrained and members should abide by the same.
The meetings were not conducted regularly and some groups had no meetings at all. This potentially affects the functioning, savings, amount distribution, accountability, transparency, and overall functioning of the SHGs and can lead to demotivation among the members to continue.	The irregularity in group meetings should be addressed and the groups should be connected with a purpose. Participants need to attend the meetings regularly.
<b>3. Awareness and Access to Financial Aspects of the SHGs</b>	
The members were not at all or poorly aware about the financial aspects and their rights	All the members should be aware that they have a say in taking a decision on capital distribution. All members should know that



<p>such as, loan schemes, modalities, access to bank passbooks, interest rates, and capital distribution in the SHGs. In many cases, the key decisions were taken by only the functionaries rather than mutually with the members.</p>	<p>they have the right on their group bank accounts and passbooks and that these can be accessed by them without any restrictions.</p>
	<p>Members need to be made aware about the various schemes under NRLM and Aajeevika Mission to link them to livelihood and entrepreneurial opportunities.</p>
<p><b>4. Empowering Members with Information and Training</b></p>	
<p>There is no support from development organisations, with the exception of ARPAN, to the SHGs and the women members. This keeps them deprived from information, skills, and empowerment on various socioeconomic aspects of their lives.</p>	<p>The members should be made aware about various provisions they can receive from NGOs and governmental organizations for their development.</p>
<p>The members expressed keen interest towards skill training which can significantly mitigate their livelihood concerns.</p>	<p>The members should be connected with resources and training to gain meaningful employment and entrepreneurial opportunities.</p>
	<p>Skill training of the members in relevant job roles should be considered so that group employments can be materialized.</p>
<p>The SHGs were restricted to the activity of savings by the group members. The purpose of collective and individual empowerment was not being achieved in any of the SHGs.</p>	<p>The SHGs need to go beyond the basic role of a ‘Bachat Gat’ – a savings group and empower the marginalized Raji women on how they can take the lead and address the critical challenges affecting them and their community.</p>
<p>The member-CRP relationship was not found to be strong and the CRPs did not do adequate</p>	<p>There is a need to build a strong relationship between the members and CRPs for fruitful and productive outcomes. This needs making the</p>

physical visits and for follow up and handholding of the groups.	concerned government departments and authorities aware about the key issues of the Raji community and the condition of the SHGs as found in the research studies by ARPAN and RLS. For this, the CRPs also need capacity building, awareness about issues of the Raji women, their livelihood expectations, and strong monitoring to perform their role and use various methods like ICT.
--	---

\*\*\*

## About Pluriversal Research and Action (PRA)

Pluriversal Research and Action (PRA) is a registered partnership firm, founded by two partners, to reaffirm the importance of people's voices and participation in the development exercise. The approach adopted is people-centric with technical and managerial inputs used as means to facilitate the development of people. Engagement of diverse groups is imperative to understand community problems and implement long-lasting solutions. The role played by PRA is of facilitator, based on a democratic model where the governance is with those who get affected by the development problems and interventions. PRA undertakes projects across India with the founder-members having pan-India experience of research studies and community development projects in wide-ranging thematic areas. We have rich experience and understanding of backward and aspirational districts, rural and urban realities, and multiple marginalization in the Indian context that we integrate in our methodologies and approaches.

### Our areas of work are:

- ✓ Research Studies
- ✓ Reports and Documentation
- ✓ Capacity Building of Development Professionals
- ✓ Strategic Direction to Development Organizations

### Contact us:

Address: C-6/166, Yamuna Vihar, Delhi – 110053

Mobile: 91-9066864345; E-mail: pluriversalresearch@gmail.com

